

**BOARD OF COUNTY COMMISSIONERS
AGENDA ITEM SUMMARY**

Meeting Date: August 16, 2006

Division: Monroe County Housing Authority

Bulk Item: Yes ☒ No ☐

Department: Special Programs Office

AGENDA ITEM WORDING: A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF MONROE COUNTY, FLORIDA ADOPTING AMENDMENT TWO (2) TO MONROE COUNTY'S LOCAL HOUSING ASSISTANCE PLAN (LHAP) FOR THE STATE OF FLORIDA FISCAL YEARS 2004-2005, 2005-2006, 2006-2007 AUTHORIZING THE SUBMISSION OF THE LOCAL HOUSING ASSISTANCE PLAN FOR REVIEW AND APPROVAL BY THE FLORIDA HOUSING FINANCE CORPORATION.

ITEM BACKGROUND: Summary of changes to SHIP Local Housing Assistance Plan (LHAP) including the consolidation of funding strategies and clarification of selection criteria. The purpose of the proposed amendment is to streamline award and delivery of SHIP funding as well as encourage leverage opportunities for additional affordable housing funding.

PREVIOUS RELEVANT BOCC ACTION:

Approval by Resolution of prior Monroe County Local Housing Assistance Plans and Plan Amendments beginning in 1993.

CONTRACT/AGREEMENT CHANGES:

N/A

STAFF RECOMMENDATION:

Approval

TOTAL COST: \$-0- **BUDGETED:** Yes ☐ No ☐

COST TO COUNTY: \$-0- **SOURCE OF FUNDS:** N/A

REVENUE PRODUCING: Yes ☐ No ☒ **AMOUNT PER:** Month ☐ Year ☐

APPROVED BY: County Atty.  OMB/Purchasing ☐ Risk Management ☐

DIVISION DIRECTOR APPROVAL:


J. Manuel Castillo, Sr., Executive Director

DOCUMENTATION: Included ☒ To Follow ☐ Not Required ☐

DISPOSITION: _____ **AGENDA ITEM #** _____

RESOLUTION _____ - 2005

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF MONROE COUNTY, FLORIDA ADOPTING AMENDMENT 2 TO THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN (LHAP) FOR STATE OF FLORIDA FISCAL YEARS 2004-2005, 2005-2006, 2006-2007.

WHEREAS, Monroe County has successfully participated in the State Housing Initiatives Partnership (SHIP) since its creation in 1993, and;

WHEREAS, Florida Statute 420.9075 and State Rule 67-37.005 require participating local governments to submit to the Florida Housing Finance Corporation a Local Housing Assistance Plan (LHAP) at least every three years, and;

WHEREAS, in October 2001 the Monroe County Board of County Commissioners adopted Resolution 415-2001, adopting the existing Monroe County State Housing Initiatives Partnership (SHIP) Program, Local Housing Assistance Plan, and;

WHEREAS, Monroe County desires to amend the existing Monroe County Local Housing Assistance Plan in order to consolidate strategies, increase award maximums and redefine priorities in order to best direct resources.

NOW, THEREFORE, BE IT RESOLVED, by the Board of County Commissioners of Monroe County, Florida, that the County hereby:

Approves the adoption of Amendment 2 to the Monroe County Local Housing Assistance Plan (LHAP) for State of Florida fiscal years 2004-2005, 2005-2006, 2006-2007, attached hereto as "Attachment A"

PASSED AND ADOPTED, by the Board of County Commissioners of Monroe County, Florida at a regular meeting on said Board on the _____ day of _____, A.D., 2006

BOARD OF COUNTY COMMISSIONERS
OF MONROE COUNTY, FLORIDA

Mayor McCoy _____
Commissioner Patton _____
Commissioner Neugent _____
Commissioner Spehar _____
Commissioner _____

By: _____
Mayor Charles "Sonny" McCoy

SEAL

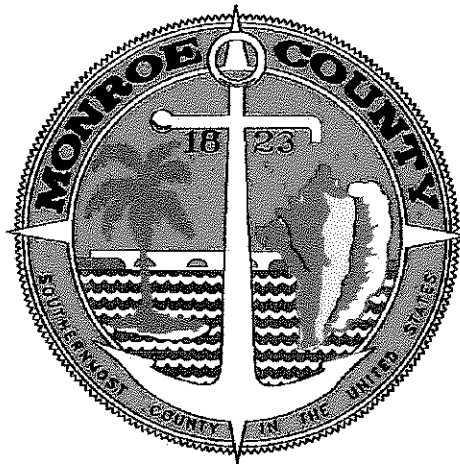
ATTEST:

Approved as to legal sufficiency _____
APPROVED AS TO FORM:

Date: _____

Natleene W. Cassel
NATILEENE W. CASSEL
ASSISTANT COUNTY ATTORNEY
Date 8/2/06

MONROE COUNTY
SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)
AMENDMENT #2
FISCAL YEARS COVERED
2004/2005, 2005/2006 AND 2006/2007



I. PROGRAM DESCRIPTION Chapter 67-37.005 F.A.C. and Section 420.9072, F.S.

A. Name of the participating local government and Interlocal if Applicable:
Section 420.9072(5), F.S.

Monroe County

Interlocal : Yes _____ No X

Name of participating local government(s) in the Interlocal Agreement;

B. Purpose of the program: Section 420.9072, F.S. and Chapter 67-37.005(3), F.A.C.

Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

C. Fiscal years covered by the Plan: Chapter 67-37.002, F.A.C.

X 2004/2005

X 2005/2006

X 2006/2007

D. Governance: Chapter 67-37.005(3) and (5)(i) F.A.C. and Section 420.9071(14) F.S.

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The SHIP Program does further the housing element of the local government comprehensive plan.

E. Local Housing Partnership Section 420.9072(1)(a), F.S.

SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

F. Leveraging: Chapter 67-37.007(1)(b)(c), F.A.C. and Section 420.9075(1)(a) and (1)(b3, and (1)(c), F.S.

The Plans are intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

G. Public Input: Chapter 67-37.005(3), F.A.C.

Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the availability of the Local Housing Assistance Plan and the Notice of Funding Availability.

H. Advertising and Outreach *Chapter 67-37.005(6)(a), F.A.C.*

The county or eligible municipality or its administrative representative shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.

I. Discrimination: *Section 420.9075(3)(c), F.S.*

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

J. Support Services and Counseling: *Chapter 67-37.005(5)(g), F.A.C.*

Support services are available from various sources. Available support services may include but are not limited to:

Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation

K. Purchase Price Limits: *Section 420.9075(4)(c), F.S. and Chapter 67-37.007(6) F.A.C.*

Purchase Price Limits: The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.

The methodology used is:

☐ Independent Study (copy attached)

☒ U.S. Treasury Department

☐ Local HFA Numbers

The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts.

New and Existing Homes: \$343,799

L. Income Limits, Rent Limits and Affordability:

Chapter 67-37.005(5)(e), F.A.C. and Section 420.9071(2), F.S.

The Income and Rent Limits used in the SHIP Program are updated annually by the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19), (20) and (28), F.S. However, it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and

housing for which a household devotes more than 30% of its income shall be deemed affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Wages to Work: *Chapter 67-37.005(6)(b)(7)F.A.C.*

Should an eligible sponsor be used, the city/county has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employed personnel from the WAGES and Workforce Development Initiatives programs will be given preference in the selection process.

N. Monitoring and First Right of Refusal: *Section 420.9075(3)(e) and (4) (f), F.S.*

In the case of rental housing, the staff or entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance which ever is longer unless as specified above.

Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

O. Administrative Budget: *Chapter 67-37.005(6)(f)3, F.A.C..*

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as **Exhibit A**. These are presented on an annual basis for each State fiscal year submitted.

Monroe County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan. In accordance with Chapter 67-37, Florida Administrative Code, the cost of administering the plan does not exceed 5 percent of the local housing distribution moneys and program income deposited into the trust fund.

A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income /recaptured funds is insufficient to adequately pay the necessary costs of administering the local housing

assistance plan. The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income/recaptured funds deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.

II. LHAP HOUSING STRATEGIES: *Chapter 67-37.005(5), F.A.C.*

A. Name of the Strategy: HOUSING REHABILITATION

a. Summary of the Strategy:

Funding assistance for housing rehabilitation.

b. Fiscal Years Covered:

2004-2005/2005-2006/2006-2007

c. Income Categories to be served:

Very low, low and moderate

d. Maximum award is noted on the Housing Delivery Goals Charts:

\$35,000 housing rehabilitation / \$8,000 wastewater improvements

e. Terms, Recapture and Default:

Due and payable upon sale or transfer of the property, twenty years, or failure to comply with the terms of the SHIP mortgage.

f. Recipient Selection Criteria:

Applications accepted from public entities, non-profit housing providers and individual homeowners for housing rehabilitation of existing housing

Applicants who have been determined income eligible for program assistance, will be placed on a waiting list according to their income classification, and will receive assistance on a first come, first ready basis, with priority given to very-low income applicants and according to need. Applicants may submit a completed SHIP application to the Monroe County Housing Authority at any time, unless the waiting list is closed or until annual funding is expended.

g. Sponsor Selection Criteria:

N/A

h. Additional Information:

For the purpose of this strategy, the standard for rehabilitation is defined as those improvements necessary for the subject unit to meet the U.S. Department of Housing and Urban Development's Housing Quality Standards (HQS) with the exception of wastewater improvements. Any households receiving rehabilitation assistance under this strategy are not eligible for additional SHIP funding for a period of three (3) years. SHIP commitments to public/non-profit entities will be committed to provide direct benefit to eligible persons occupying eligible properties.

B. Name of the Strategy: FIRST TIME HOMEBUYER ASSISTANCE

a. Summary of the Strategy:

Funding assistance for the purchase or construction of single-family residential property, including condominiums or townhouses.

b. Fiscal Years Covered:

2004-2005/2005-2006/2006-2007

c. Income Categories to be served:

Very low, low and moderate

d. Maximum award is noted on the Housing Delivery Goals Charts:

\$45,000 including closing costs.

e. Terms, Recapture and Default:

Mortgage loans will be a deferred payment loan for a period of thirty (30) years with zero interest. The loan will be due and payable upon sale or transfer of the property, thirty years, or failure to comply with the terms of the SHIP mortgage.

f. Recipient Selection Criteria:

Applications accepted from public entities and non-profit affordable housing providers will be ranked in order of greatest amount of leverage funds committed to the project. Secondary ranking will be in order of receipt of application. Annually, 80% of funds budgeted under this strategy will be set aside for public entities and non-profit affordable housing providers who have submitted applications during the annual application cycle. In the event all set aside funds are not committed or delivery of housing units is delayed, those funds are available for commitment to individual applicants who have valid contract for purchase "for eligible homes on a first come / first ready basis.

For profit entities constructing affordable units utilizing city or county affordable permits will be considered "public entities".

Applicants who have been determined income eligible for program assistance, will be placed on a waiting list according to their income classification, and will receive assistance on a first come, first ready basis. Applicants may submit a completed SHIP application to the Monroe County Housing Authority at any time, unless the waiting list is closed or until annual funding is expended.

g. Sponsor Selection Criteria:

N/A

h. Additional Information:

Buyer(s) must contribute a minimum three percent (3%) down payment. Property must meet minimum health and safety standards as defined under the U.S Department of Housing and Urban Development's, Housing Quality Standards (HQS). Any HQS deficiencies must be corrected prior to or as part of the purchase transaction. In the case of new construction, a Certificate of Occupancy (CO) may be substituted for the HQS inspection.

Entities and applicants proposing to construct new housing will be required to provide sufficient evidence of readiness to proceed prior to the issuance of a SHIP commitment (site control, permit allocation, financial capacity...).

Public agencies and/or non-profit affordable housing development organizations will be required to provide sufficient evidence of affordability prior to the issuance of a SHIP commitment (deed restrictions, affordability criteria, initial sales price, resale price restrictions, land lease, client selection criteria, construction budget...).

Public agencies and/or non-profit affordable housing development organizations may request the SHIP loan be assumed by subsequent buyer(s) if the following conditions are determined to exist at the time of sale:

1. Prospective buyer meets SHIP income eligibility guidelines for very low, low, or moderate income.
2. The transaction maintains the properties affordability to the prospective buyer.
3. Long term affordability criteria are recorded, enforced for a period not less than the term of the SHIP mortgage and the transaction is consistent with such affordability criteria.

Mortgage loans to public entities, which retain ownership of the land under the terms of a ground lease, shall extend to land and improvements.

i. Shared Appreciation Provision:

All SHIP funds under this strategy are subject to a mortgage that shall contain recapture provisions which provides for shared appreciation between the buyer(s) and the Monroe County SHIP Program. The amount due Monroe County upon sale or transfer of the property shall be calculated by adding the sum of the principal balance of the SHIP loan and 50% of the appreciated value. The appreciated value shall be the difference between the sales price less any real estate commission, less the original purchase price and value of any permitted improvements.

C. Name of the Strategy: DISASTER MITIGATION

a. Summary of the Strategy:

Funds provided to homeowners and owners of rental properties to make hurricane related or other disaster repairs.

b. Fiscal Years Covered:

2004-2005/2005-2006/2006-2007

c. Income Categories to be served:

Very low, low and moderate

d. Maximum award is noted on the Housing Delivery Goals Charts:

Grants not to exceed \$25,000 per housing unit

e. Terms, Recapture and Default:

N/A

f. Recipient Selection Criteria:

Applications processed on a first come, first ready basis from uninsured, elderly and/or disabled homeowners.

g. Sponsor Selection Criteria:

N/A

h. Additional Information:

For the emergency repairs under this strategy, emergency repairs are defined as those repairs to damages resulting from a disaster that pose an immediate health and safety hazard to occupant(s).

**E. Name of the Strategy: RENTAL STRATEGIES
CONSTRUCTION/REHABILITATION**

a. Summary of the Strategy:

Funds provided for the construction or rehabilitation of affordable housing rental units.

b. Fiscal Years Covered:

2004-2005/2005-2006/2006-2007

c. Income Categories to be served:

Very low, low and moderate (tenants)

d. Maximum award is noted on the Housing Delivery Goals Charts:

Up to \$40,000 average per unit

e. Terms, Recapture and Default:

Due and payable upon sale or transfer of the property, termination of the long-term lease (greater than 15 years), or failure to comply with the terms of the SHIP Rental Monitoring Agreement or Land Use Restriction Agreement (LURA) as specified above.

f. Recipient Selection Criteria:

Priority shall be given to applicants in the following order until all available funding is committed/expended:

Priority #1 Applications proposing the creation of the new rental units by construction or rehabilitation, ranked in the following order:

- 1a. Proposing the longest period of affordability
- 1b. Units serving very low-income tenants
- 1c. Units serving substantially (%) very low-income tenants
- 1d. Serving low-income tenants
- 1e. Serving substantially (%) low-income tenants
- 1f. Serving moderate-income tenants

The tiebreaker within Priority #1 shall be the lowest SHIP per unit cost.

Priority #2 Applications proposing the rehabilitation of existing affordable rental units, ranked in the following order:

- 2a. Proposing the longest period of affordability
- 2b. Serving very low-income tenants
- 2c. Serving substantially (%) very low-income tenants
- 2d. Serving low-income tenants
- 2e. Serving substantially (%) low-income tenants
- 2f. Serving moderate-income tenants

The tiebreaker within Priority #2 shall be the lowest SHIP per unit cost.

g. Sponsor Selection Criteria:

N/A

h. Additional Information:

FOR PROFIT ENTITIES and NON-PROFIT ENTITIES

Entities proposing construction/rehabilitation in conjunction with Florida Housing Finance Corporation (FHFC) funding are eligible for loans secured by a mortgage up to \$40,000 or that amount sufficient to satisfy the FHFC local contribution portion of the FHFC program, whichever is less. The for-profit loan is at an interest rate of 3% with a minimum term of fifteen (15) years with principal and interest due upon maturity. The non-profit loan is at an interest rate of 0% with a minimum term of fifteen (15) years and principal balance forgiven at maturity.

Entities proposing construction/rehabilitation are eligible for mortgages not to exceed an average of \$40,000 per unit. Should all funds not be expended to a specified unit, these funds may be transferred for the completion of an existing unit being rehabilitated. A modified award letter will be required. Loan amount will be based on number of units per allotted amount per unit. This loan is at an interest rate of 3% with a minimum term of fifteen (15) years for for-profit entities with the principal and interest due upon maturity. Non-profit entities are eligible for mortgages at an interest rate of 0% with a minimum term of fifteen (15) years and principal balance forgiven at maturity. Loans may be extended in conjunction with an extension of the SHIP Rental Monitoring Agreement.

All entities funded under this strategy will be required to execute a SHIP Rental Monitoring Agreement and Land Use Restriction Agreement (LURA) for a minimum term of fifteen (15) years. SHIP set aside units assisted under this strategy must maintain rents that do not exceed the rent maximums published annually by the Florida Housing Finance Corporation. SHIP recipients that offer rental housing for sale within fifteen years of the SHIP award must give a right of first refusal to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible persons.

III. LHAP INCENTIVE STRATEGIES

Section 420.9071(16), F.S.

A. Name of the Strategy: Expedited Permitting

Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects.

a. Established policy and procedures: Provide Description:

The Monroe County Comprehensive Plan and the Land Development Regulations established a set aside of 20% of all building permits issued for affordable housing. This includes the unused allotment of permits for affordable housing set aside units to be rolled over and accumulated each year without going through the ROGO (Rate of Growth Ordinance). Monroe County has assigned Planning Department Staff to strictly facilitate affordable housing applications.

B. Name of the Strategy: Cost of Housing

Establishment of a process by which a local government considers before adoption, policies, procedures, ordinances, regulation, or plan provisions that have a significant impact on the cost of housing.

a. Established policy and procedures: Provide Description

All County resolutions and ordinances have a cost analysis section to them. Specific to affordable housing, the county has waived impact fees for affordable housing and building permit fees for very low and low income homeowner participating in local, state or federally supported affordable housing programs. As an Area of Critical State Concern, the County is subject to the approval from the Florida Department of Community Affairs which includes provisions for the creation of and impact on affordable housing.

IV. EXHIBITS:

- A. **Administrative Budget for each fiscal year covered in the Plan. Exhibit A.**
- B. **Timeline for Encumbrance and Expenditure:** *Chapter 67-37.005(6)(d) and (f) F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as **Exhibit B.**
Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. **Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:** *Chapter 67-37.005, F.A.C.*
Completed HDGC for each fiscal year is attached as **Exhibit C.**
- D. **Certification Page:** *Chapter 67-37.005(7), F.A.C.*
Signed Certification is attached as **Exhibit D.**
- E. **Adopting Resolution:** *Section 420.9072(2)(b)2, F.S.*
Signed, dated, witnessed or attested adopting resolution is attached as **Exhibit E.**
- F. **Program Information Sheet:**
Completed program information sheet is attached as **Exhibit F.**
- G. **Ordinance:** *Section 420.9072(3)(a), F.S.*
If changed from the original ordinance, a copy is attached as **Exhibit G.**

Exhibit A**Administrative Budget for each fiscal year covered in the Plan**

<u>Description</u>	<u>FY 04-05</u>	<u>FY05-06</u>	<u>FY 06-07</u>
Salaries			
Administrator			
Program Coordinator			
Program Assistant			
Administrative Assistant			
Comptroller			
Bookkeeper			
Benefits (28%)			
Health Insurance			
Advertising	\$ 500	\$ 500	\$ 500
Printing/Copying	\$ 500	\$ 500	\$ 500
Postage	\$ 500	\$ 500	\$ 500
Phones	\$ 400	\$ 400	\$ 400
Supplies	\$ 500	\$ 500	\$ 500
Rent			
Equipment (>\$750)	\$ 500	\$ 500	\$ 500
Repairs/Maintenance	\$ -	\$ -	\$ -
Utilities	\$ 500	\$ 500	\$ 500
Books/Publications	\$ 331	\$ 331	\$ 331
Travel			
Professional Service			
TOTAL	\$ 63,331	\$ 63,331	\$ 97,190

TIMETABLE FOR STATE FISCAL YEAR 2004/2005

[illegible]

List Program Activities down left hand side. Type in an "X" on applicable activity line under month and year the activity was performed. At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

TIMETABLE FOR STATE FISCAL YEAR 2005/2006

Name of Local Government: Monroe County

[illegible]

Directions:

Type in the applicable years across the top line.

List Program Activities down left hand side. Type In an "X"

on applicable activity line under month and year the activity will be initiated or completed.

At a minimum the following activities should be included:

- 1) Advertise availability of funds and application period
- 2) Encumbrance of funds (12 months following end of State Fiscal Year)
- 3) Expenditure of funds (24 months following end of State Fiscal Year).
- 4) Submit Annual Report to FHFC (September 15th)

TIMETABLE FOR STATE FISCAL YEAR 2006/2007

Name of Local Government: Monroe County

Program Activities	Year		2007/2008												2008/2009												2009/2010												2010/2011												2011/2012												2012/2013												2013/2014												2014/2015												2015/2016												2016/2017												2017/2018												2018/2019												2019/2020												2020/2021												2021/2022												2022/2023												2023/2024												2024/2025												2025/2026												2026/2027												2027/2028												2028/2029												2029/2030												2030/2031												2031/2032												2032/2033												2033/2034												2034/2035												2035/2036												2036/2037												2037/2038												2038/2039												2039/2040												2040/2041												2041/2042												2042/2043												2043/2044												2044/2045												2045/2046												2046/2047												2047/2048												2048/2049												2049/2050												2050/2051												2051/2052												2052/2053												2053/2054												2054/2055												2055/2056												2056/2057												2057/2058												2058/2059												2059/2060												2060/2061												2061/2062												2062/2063												2063/2064												2064/2065												2065/2066												2066/2067												2067/2068												2068/2069												2069/2070												2070/2071												2071/2072												2072/2073												2073/2074												2074/2075												2075/2076												2076/2077												2077/2078												2078/2079												2079/2080												2080/2081												2081/2082												2082/2083												2083/2084												2084/2085												2085/2086												2086/2087												2087/2088												2088/2089												2089/2090												2090/2091												2091/2092												2092/2093												2093/2094												2094/2095												2095/2096												2096/2097												2097/2098												2098/2099												2099/2100												2100/2101												2101/2102												2102/2103												2103/2104												2104/2105												2105/2106												2106/2107												2107/2108												2108/2109												2109/2110												2110/2111												2111/2112												2112/2113												2113/2114												2114/2115												2115/2116												2116/2117												2117/2118												2118/2119												2119/2120												2120/2121												2121/2122												2122/2123												2123/2124												2124/2125												2125/2126												2126/2127												2127/2128												2128/2129												2129/2130												2130/2131												2131/2132												2132/2133												2133/2134												2134/2135												2135/2136												2136/2137												2137/2138												2138/2139												2139/2140												2140/2141												2141/2142												2142/2143												2143/2144												2144/2145												2145/2146												2146/2147												2147/2148												2148/2149												2149/2150												2150/2151												2151/2152												2152/2153												2153/2154												2154/2155												2155/2156												2156/2157												2157/2158												2158/2159												2159/2160												2160/2161												2161/2162												2162/2163												2163/2164												2164/2165												2165/2166												2166/2167												2167/2168												2168/2169												2169/2170												2170/2171												2171/2172												2172/2173												2173/2174												2174/2175												2175/2176												2176/2177												2177/2178												2178/2179												2179/2180												2180/2181												2181/2182												2182/2183												2183/2184												2184/2185												2185/2186												2186/2187												2187/2188												2188/2189												2189/2190												2190/2191												2191/2192												2192/2193												2193/2194												2194/2195												2195/2196												2196/2197												2197/2198												2198/2199												2199/2200												2200/2201												2201/2202												2202/2203												2203/2204												2204/2205												2205/2206												2206/2207												2207/2208												2208/2209												2209/2210												2210/2211												2211/2212												2212/2213												2213/2214												2214/2215												2215/2216												2216/2217												2217/2218												2218/2219												2219/2220												2220/2221												2221/2222												2222/2223												2223/2224												2224/2225												2225/2226												2226/2227												2227/2228												2228/2229												2229/2230												2230/2231												2231/2232												2232/2233												2233/2234												2234/2235												2235/2236												2236/2237												2237/2238												2238/2239												2239/2240												2240/2241												2241/2242												2242/2243												2243/2244												2244/2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Type in the applicable years across the top line.

List Program Activities down left hand side. Type in an "X"

on applicable activity line under month and year the activity will be initiated or completed.

At a minimum the following activities should be included:

- 1) **Advertise availability of funds and application period**
- 2) **Encumbrance of funds (12 months following end of State Fiscal Year)**
- 3) **Expenditure of funds (24 months following end of State Fiscal Year).**
- 4) **Submit Annual Report to FHFC (September 15th)**

FLORIDA HOUSING FINANCE CORPORATION														
HOUSING DELIVERY GOALS CHART														
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2004-2005														
Name of Local Government: MONROE COUNTY														
Available Funds:														

FLORIDA HOUSING FINANCE CORPORATION

HOUSING DELIVERY GOALS CHART

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2005-2006

Name of Local Government: MONROE COUNTY

Available Funds: \$1,428,282.00

Please check applicable box, & if Amendment, enter number
 New Plan: ☐ No
 Amendment: ☐ 2
 Fiscal Yr. Closedout: 6/30/2008

HOME OWNERSHIP STRATEGIES	A		B		C		D		E		F
	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Wastewater Improvement	5	\$8,000	5	\$8,000	5	\$8,000	\$0.00	\$120,000.00	\$0.00	8.40%	15
Housing Rehabilitation	2	\$35,000	3	\$35,000	1	\$35,000	\$0.00	\$210,000.00	\$0.00	14.69%	8
Homebuyer Assistance	0	\$45,000	2	\$45,000	4	\$45,000	\$270,000.00	\$0.00	\$0.00	18.89%	6
Disaster Mitigation	0	\$25,000	0	\$25,000	0	\$25,000	\$0.00	\$0.00	\$0.00	0.00%	0
									\$0.00	0.00%	0
									\$0.00	0.00%	0
									\$0.00	0.00%	0
									\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	7		10		10	\$270,000.00	\$330,000.00	\$0.00	\$600,000.00	41.98%	27

RENTAL STRATEGIES											
	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	KJ Units	New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units
Construction/Rehabilitation	3	\$40,000	0	\$0	0		\$120,000.00		\$120,000.00	8.40%	3
Disaster Mitigation	0	\$0	0	\$0	0		\$575,408.00		\$575,408.00	40.26%	0
									\$0.00	0.00%	0
									\$0.00	0.00%	0
									\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	3		0		0	\$0.00	\$695,408.00	\$0.00	\$695,408.00	48.65%	3
Administration Fees									\$117,458.00	8.22%	
Admin. From Program Income									\$12,738.00	0.89%	
Home Ownership Counseling									\$3,680.00	0.26%	

GRAND TOTAL		10			10																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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Allocation Breakdown	Amount	%
Very-Low Income	N/A Monroe County (F.S. 420.9075(4)(d)(2))	
Low Income	N/A Monroe County (F.S. 420.9075(4)(d)(2))	
Moderate Income	N/A Monroe County (F.S. 420.9075(4)(d)(2))	
TOTAL	N/A Monroe County (F.S. 420.9075(4)(d)(2))	

Projected Program Income:	\$125,712.00	Max Amount Program Income For Admin:	\$8,285.60
Projected Recaptured Funds:	\$128,994.00		
Distribution:	\$1,174,576.00		
Total Available Funds:	\$1,428,282.00		

FLORIDA HOUSING FINANCE CORPORATION
HOUSING DELIVERY GOALS CHART
STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR: 2006-2007

Name of Local Government: MONROE COUNTY

Available Funds:	\$1,170,937.00
-------------------------	-----------------------

Please check applicable box, if Amendment, enter number	
New Plan:	No
Amendment:	2
Final Yr. Closeout:	6/30/2009

HOME OWNERSHIP STRATEGIES																
	VLI Units	Max. SHIP Award	LI Units	Max. SHIP Award	MI Units	Max. SHIP Award	A		B		C		D		E	F
							New Construction SHIP Dollars	Rehab/Repair SHIP Dollars	Without Construction SHIP Dollars	Total SHIP Dollars	Total Percentage	Total Units				
Housing Rehabilitation	2	\$35,000	2	\$35,000	1	\$35,000	\$0.00	\$247,000.00		\$247,000.00	21.09%	5				
Homebuyer Assistance	0	\$45,000	3	\$45,000	10	\$45,000	\$165,000.00	\$450,000.00		\$615,000.00	52.52%	13				
Disaster Mitigation	0	\$25,000	0	\$25,000	0	\$25,000	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0				
										\$0.00	0.00%	0				
										\$0.00	0.00%	0				
										\$0.00	0.00%	0				
										\$0.00	0.00%	0				
Subtotal 1 (Home Ownership)	2		5		11		\$165,000.00	\$687,000.00	\$0.00	\$862,000.00	73.62%	18				

RENTAL STRATEGIES	V1		W1		C1		W2		W3		New Construction		Reliab/Repair		Without Construction		Total	
	Units	Award	Units	Award	Units	Award	Units	Award	Units	Award	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units	
Construction/Rehabilitation	2	\$40,000	0	\$40,000	0	\$0	0	\$0			\$200,000.00				\$200,000.00	17.08%	2	
Disaster Mitigation	0	\$0	0	\$0							\$0.00				\$0.00	0.09%	0	
															\$0.00	0.09%	0	
															\$0.00	0.00%	0	
															\$0.00	0.00%	0	
Subtotal 2 (Non-Home Ownership)	2		0		0						\$200,000.00	\$0.00			\$200,000.00	17.08%	2	
Administration Fees															\$77,759.00	6.64%		
Admnl. From Program Income															\$10,905.00	1.70%		
Home Ownership Counseling															\$11,273.00	0.96%		

GRAND TOTAL										4	\$0.00	5		11		\$385,000.00	\$997,000.00	\$0.00	\$1,170,937.00	100.00%	20								
Add amounts 1 & 2, plus all Admin. & No Accounting																													
Percentage Construction/Rehab										Calculate Constr./Rehab Percent by adding Grand Total Column A&B, then divide by Annual Allocation Amt.										91%									
Maximum Allowable																													
Purchase Price:										New										Existing									
																				\$343,730									
																				\$343,730									

Allocation Breakdown		Amount	%
Very-Low Income	N/A	N/A	N/A
Low Income	N/A	N/A	N/A
Moderate Income	N/A	N/A	N/A
TOTAL	N/A	N/A	N/A

Projected Program Income:	\$125,712.00	Max Amount Program Income For Admin:	\$6,285.60
Projected Recaptured Funds:	\$272,378.00		
Distribution:	\$772,847.00		
Total Available Funds:	\$1,170,937.00		

**CERTIFICATION TO
FLORIDA HOUSING FINANCE CORPORATION**

Name of Local Government: MONROE COUNTY

- (1) The local government will advertise the availability of SHIP funds pursuant to Florida Statutes.
- (2) All SHIP funds will be expended in a manner which will insure that there will be no discrimination on the basis of race, creed, religion, color, age, sex, familial or marital status, handicap, or national origin.
- (3) A process for selection of recipients for funds has been developed.
- (4) The eligible municipality or county has developed a qualification system for applications for awards.
- (5) Recipients of funds will be required to contractually commit to program guidelines.
- (6) The Florida Housing Finance Corporation will be notified promptly if the local government (or interlocal entity) will be unable to comply with the provisions the plan.
- (7) The Local Housing Assistance Plan shall provide for the expenditure of SHIP funds within 24 months following the end of the State fiscal year in which they are received.
- (8) The plan conforms to the Local Government Comprehensive Plan, or that an amendment to the Local Government Comprehensive Plan will be initiated at the next available opportunity to insure conformance with the Local Housing Assistance Plan.
- (9) Amendments to the approved Local Housing Assistance Plan shall be provided to the Corporation within 21 days after adoption.
- (10) The trust fund shall be established with a qualified depository for all SHIP funds as well as moneys generated from activities such as interest earned on loans.
- (11) Amounts on deposit in the local housing assistance trust fund shall be invested as permitted by law.
- (12) The local housing assistance trust fund shall be separately stated as a special revenue fund in the local governments audited financial statements, copies of the audits will be forwarded to the Corporation as soon as available.
- (13) An interlocal entity shall have its local housing assistance trust fund separately audited for each state fiscal year, and the audit forwarded to the Corporation as soon as possible.

Page 2
Certification

- (14) SHIP funds will not be pledged for debt service on bonds or as rent subsidies.
- (15) Developers receiving assistance from both SHIP and the Low Income Housing Tax Credit (LIHTC) Program shall comply with the income, affordability and other LIHTC requirements. Similarly, any units receiving assistance from other federal programs shall comply with all Federal and SHIP program requirements.
- (16) Loans shall be provided for periods not exceeding 30 years, except for deferred payment loans or loans that extend beyond 30 years which continue to service eligible persons.
- (17) Rental Units constructed or rehabilitated with SHIP funds shall be monitored at least annually for 15 years for compliance with tenant income requirements and affordability requirements or as required in Section 420.9075 (3)(e)
- (18) The Plan meets the requirements of Section 420-907-9079 FS, and Rule Chapter 67-37 FAC, and how each of those requirements shall be met.
- (19) The provisions of Chapter 83-220, Laws of Florida has or **X** has not been implemented.

Witness

Chief Elected Official or designee

Witness

Type Name and Title

Date

OR

Attest:
(Seal)

EXHIBIT E

RESOLUTION _____ - 2006

A RESOLUTION OF THE BOARD OF COUNTY COMMISSIONERS OF MONROE COUNTY, FLORIDA ADOPTING AMENDMENT 2 TO THE STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) LOCAL HOUSING ASSISTANCE PLAN (LHAP) FOR STATE OF FLORIDA FISCAL YEARS 2004-2005, 2005-2006, 2006-2007.

WHEREAS, Monroe County has successfully participated in the State Housing Initiatives Partnership (SHIP) since its creation in 1993, and;

WHEREAS, Florida Statute 420.9075 and State Rule 67-37.005 require participating local governments to submit to the Florida Housing Finance Corporation a Local Housing Assistance Plan (LHAP) at least every three years, and;

WHEREAS, in April, 2004 the Monroe County Board of County Commissioners adopted Resolution 157-2004, adopting the existing Monroe County State Housing Initiatives Partnership (SHIP) Program, Local Housing Assistance Plan, and;

WHEREAS, Monroe County desires to amend the existing Monroe County Local Housing Assistance Plan in order to consolidate strategies, increase award maximums and redefine priorities in order to best direct resources.

NOW, THEREFORE, BE IT RESOLVED, by the Board of County Commissioners of Monroe County, Florida, that the County hereby:

Approves the adoption of Amendment 2 to the Monroe County Local Housing Assistance Plan (LHAP) for State of Florida fiscal years 2004-2005, 2005-2006, 2006-2007, attached hereto as "Attachment A"

PASSED AND ADOPTED, by the Board of County Commissioners of Monroe County, Florida at a regular meeting on said Board on the _____ day of _____, A.D., 2006

BOARD OF COUNTY COMMISSIONERS
OF MONROE COUNTY, FLORIDA

Mayor McCoy _____
Commissioner Patton _____
Commissioner Neugent _____
Commissioner Spehar _____
Commissioner Rice _____

By: _____
Mayor Charles "Sonny" McCoy

SEAL

ATTEST:

Approved as to legal sufficiency: _____ Date: _____

**STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
INFORMATION SHEET**

LOCAL GOVERNMENT: Monroe County

CHIEF ELECTED OFFICIAL (Mayor, Chairman, etc.): Mayor Charles "Sonny" McCoy

SHIP ADMINISTRATOR: J. Manual Castillo, Sr.

ADDRESS: 1400 Kennedy Drive, Key West, Florida 33040

TELEPHONE:(305) 292-1221 FAX:(305) 292-1162

EMAIL ADDRESS: castilloj@kwaha.org

ADDITIONAL SHIP CONTACTS: Colleen Gardner, Programs Administrator

ADDRESS: 1400 Kennedy Drive, Key West, Florida 33040

EMAIL ADDRESS: gardnerc@kwaha.org

INTERLOCAL AGREEMENT: YES/NO (IF yes, list other participants in the inter-local agreement):

The following information must be furnished to the Corporation before any funds can be disbursed.

LOCAL GOVERNMENT EMPLOYER FEDERAL ID NUMBER: 59-6000749

MAIL DISBURSEMENT TO: Monroe County LHATF Clerk of the Court

ADDRESS: 500 Whitehead Street, Key West, Florida 33040

OR:IF YOUR FUNDS ARE ELECTRONICALLY TRANSFERRED PLEASE COMPLETE THE ATTACHED FORM:

☒ NO CHANGE FROM PREVIOUS ELECTRONIC FORM SUBMITTED.

Provide any additional updates the Corporation should be aware of in the space below:

Please return this form to: SHIP PROGRAM MANAGER, FHFC 227 N. BRONOUGH ST, STE 5000
TALLAHASSEE, FL 32301 Fax: (850) 922-7253

**MONROE COUNTY
STATE HOUSING INITIATIVE PARTNERSHIP (SHIP) PROGRAM**

**LOCAL HOUSING ASSISTANCE PLAN (LHAP)
FOR STATE FISCAL YEARS 2004-2005, 2005-2006 & 2006-2007**

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I. PROGRAM DESCRIPTION

- A. Participating Local Government
- B. Purpose and Description of the program
- C. Fiscal years covered by the plan
- D. Public Input
- E. Support Services and Counseling
- F. Governance
- G. Discrimination
- H. Purchase Price Limits

II. INTERLOCAL AGREEMENTS

III. LOCAL HOUSING PARTNERSHIPS

IV. STRATEGIES

V. AFFORDABILITY

VI. ADVERTISEMENT AND OUTREACH

VII. ADMINISTRATIVE EXPENSES

VIII. CERTIFICATION

IX. EXHIBITS

- Exhibit A – Timetable
- Exhibit B - Housing Delivery Goals Charts (3)
- Exhibit C - Certification
- Exhibit D Adopting Resolution
- Exhibit E - Program Information Sheet
- Exhibit F – Local Housing Incentive Strategy (Update)

I. PROGRAM DESCRIPTION

A. Name of the participating local government

Monroe County

B. Purpose and Description of the program

Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate-income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing. Monroe County.

C. Fiscal years covered by the Plan

State of Florida fiscal years 2004-2005, 2005-2006 and 2006-2007

D. Public Input

This plan was developed based on eleven years SHIP administrative experience, previously approved Local Housing Assistance Plans and a public meetings conducted for the sole purpose of soliciting comment specific to the preparation of this LHAP. Advertisement of the public meeting was placed in a newspaper serving Monroe County. This public meeting was conducted at Marathon Government Center (MM48) Marathon, Florida. This facility was handicapped accessible. Existing and proposed strategies, budget allocations and SHIP state program requirements were distributed and discussed. Draft copies of the Plan were posted at all county public libraries. Public input was incorporated into the plan.

E. Support Services and Counseling

Support services for the implementation of Monroe County's SHIP program will continue to be provided through the Special Programs Office, Monroe County Housing Authority. This office has provided continued affordable housing support services through participation in the HOME Program, Single Family Mortgage Revenue Bond (MRB) Program, Community Development Block Grant Programs on behalf of Monroe County and the City of Marathon, Village of Islamorada, Florida Department of Community Affairs programs, U.S. Department of Housing and Urban Development programs and Federal Emergency Management Agency (FEMA) programs. This office also coordinates with the Key West Community Development Office providing support services. Further, the Special Programs Office provides administrative support to the Monroe County Housing Finance Authority.

F. Governance

The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37.007 Florida Administrative Code. The SHIP Program does further the housing element of the local government Comprehensive Plan. Monroe County and the Monroe County Housing Authority executed an interlocal agreement in 1993 that establishes Special Programs Office, Monroe County Housing Authority, as the Program Administrator of Monroe County's SHIP Program.

G. Discrimination:

In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.

H. Purchase Price Limits:

The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not 90% of the median area purchase price established by the U.S. Treasury Department or as described above. The methodology used by Monroe County is U.S. Treasury Revenue Proclamation 2004-18. The purchase price limit for Monroe County is \$332,466 for new homes and \$332,466 for existing homes.

II. INTERLOCAL AGREEMENTS

Since the initiation of Monroe County's local SHIP program in 1993, the program has been for countywide participants within the unincorporated and incorporated areas of the county. This includes unincorporated Monroe County and incorporated areas of The Village of Islamorada, City of Layton, City of Marathon, City of Key Colony Beach and the City of Key West. There is not any need for interlocal agreements between Monroe County and incorporated municipalities within Monroe County

III. LOCAL HOUSING PARTNERSHIPS

The Plan is intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs. Monroe County has been and will continue to use the SHIP Program to develop successful partnerships and additional resources to assist in reducing the cost of housing acquisition, construction and/or rehabilitation. These partnerships include local governments, lending institutions, housing developers, community based housing and service organizations. A summary of these partnerships and resources include the following:

The Monroe County Land Authority for Monroe County	\$1,573,600
The Monroe County Land Authority for City of Key West	\$1,956,000
Community Development Block Grant – Monroe County	\$ 750,000
Community Development Block Grant – Monroe County	\$ 750,000
Community Development Block Grant – City of Marathon	\$ 750,000
Community Development Block Grant – Village of Islamorada	\$ 700,000

Monroe County Housing Finance Authority	\$ 75,000
Florida Department of Environmental Protection	\$ 100,000
City of Key West's Mayor's Revolving Loan Fund	\$ 500,000
DCA Residential Mitigation Grant Program/Habitat	\$ 889,000
Federal Emergency Management Agency (FEMA)	\$2,750,000

These resources were obtained in partnership with Monroe County SHIP Program in order to reduce the cost of housing.

IV. STRATEGIES:

A. HOMEOWNESHIP STRATEGIES

Name:	WASTEWATER IMPROVEMENT
Description:	Funding assistance to upgrade wastewater treatment and disposal systems. Eligible activities include cesspool replacement, septic system upgrade and central sewer lateral connection.
Fiscal Years:	2004-2005, 2005-2006 and 2006-2007
Income Levels:	Very low, low, moderate
Selection Criteria:	Applications accepted from public entities developing or homeowners upgrading residential wastewater treatment and disposal systems. Applications received at initiation of fiscal year application cycle will be ranked/processed in order of greatest dollar amount of leverage funds committed to the project. Subsequent applications processed on first come/first qualified basis until annual funding committed.
Type of Assistance:	Mortgage loans to individual households not to exceed \$8,000, inclusive of closing costs. Loan terms of zero percent (0%) interest, deferred payment loan for a term of twenty (20) years. SHIP commitments to public entities on behalf of individual beneficiaries not to exceed \$150,000.
Recapture:	Due and payable upon sale or transfer of the property or failure to comply with the terms of the SHIP mortgage.
Other:	SHIP commitments to public entities will be committed to provide direct benefit to eligible persons occupying eligible properties.

Name: **HOUSING REHABILITATION**

Description: Funding assistance for housing rehabilitation.

Fiscal Years: 2004-2005, 2005-2006 and 2006-2007

Income Level: Very low and low

Selection Criteria: Applications accepted from public entities, non-profit housing providers and individual homeowners for rehabilitation of existing housing. Applications received at initiation of fiscal year application cycle will be ranked/processed in order of greatest dollar amount of leverage funds committed to the project. Secondary ranking will be in order of receipt of application. Subsequent applications processed on first come/first qualified basis until annual funding expended.

Type of Assistance: Mortgage loans not to exceed \$35,000 inclusive of closing costs. Mortgage loans will be a deferred payment loan for term of twenty (20) years, zero interest.

Recapture: Due and payable upon sale or transfer of the property or failure to comply with the terms of the mortgage.

Other: For the purposes of this strategy rehabilitation is defined as those improvements necessary for the subject unit to meet the U.S Department of Housing and Urban Development's Housing Quality Standards (HQS). All HQS deficiencies must be addressed for units rehabilitated under this strategy. Any households receiving rehabilitation assistance under this strategy are not eligible for additional SHIP funding for a period of three (3) years. SHIP commitments to public/non-profit entities will be committed to provide direct benefit to eligible persons occupying eligible properties.

Name:	HOMEBUYER ASSISTANCE
Description:	Funding assistance for the purchase or construction of single-family residential property, including condominiums or townhouses.
Fiscal Years:	2004-2005, 2005-2006 and 2006-2007
Income Levels:	Very Low, Low and moderate
Selection Criteria:	<p>Applications accepted from public entities and non-profit affordable housing providers will be ranked in order of greatest amount of leverage funds committed to the project. Secondary ranking will be in order of receipt of application. Annually, 50% of funds budgeted under this strategy will be set aside for public entities and non-profit affordable housing providers who have submitted applications during the annual application cycle. In the event all set aside funds are not committed, those funds are available for commitment to individual applicants.</p> <p>Applications accepted from individuals will be ranked based on the results of a random lottery. The date, place and time of the random lottery will be publicly noticed and open to the public.</p>
Type of Assistance:	<p>Mortgage loans to public entities and non-profit affordable housing providers creating housing for very low and/or low-income households not to exceed , \$45,000 inclusive of closing costs. Mortgage loans to individual households not to exceed \$45,000 inclusive of closing costs. Mortgage loans will be a deferred payment loan for a period of thirty (30) years with zero interest.</p>
Recapture:	Due and payable upon sale or transfer of the property, thirty years, or failure to comply with the terms of the mortgage, whichever comes first.
Shared Appreciation Provision	All SHIP funds under this strategy are subject to a mortgage that shall contain recapture provisions which provides for shared appreciation between the buyer(s) and the Monroe County SHIP Program. The amount due Monroe County upon sale or transfer of the property shall be determine by calculating the sum of the principal balance of the SHIP loan and 50% of the appreciated value. The appreciated value shall be the difference between the purchase price at the time of purchase and the sales price at the time of sale, less the value of permitted improvements and real estate sales commission.
Other:	Buyer(s) must contribute a minimum three percent (3%) buyer contribution. Property must meet minimum health and safety standards as

defined under the U.S Department of Housing and Urban Development's, Housing Quality Standards (HQS). Any HQS deficiencies must be corrected prior to or as part of the purchase transaction. In the case of new construction, a Certificate of Occupancy (CO) may be substituted for the HQS inspection.

Entities and applicants proposing to construct new housing will be required to provide sufficient evidence of readiness to proceed prior to the issuance of a SHIP commitment (site control, permit allocation, financial capacity...).

Public agencies and/or non-profit affordable housing development organizations will be required to provide sufficient evidence affordability prior to the issuance of a SHIP commitment (deed restrictions, affordability criteria, initial sales price, resale price restrictions, land lease, client selection criteria, construction budget...).

Public agencies and/or non-profit affordable housing development organizations may request the SHIP loan be assumed by subsequent buyer(s) if the following conditions are determined to exist at the time of sale:

1. Prospective buyer meets SHIP income eligibility guidelines for very low or low income.
2. The transaction maintains the properties affordability to the prospective buyer.
3. Long term affordability criteria are recorded, enforced and for a period not less than the term of the SHIP mortgage and the transaction is consistent with such affordability criteria.

Mortgage loans to entities, which retain control of the land under the terms of a ground lease, shall extend to land and improvements.

Name: **DISASTER MITIGATION**

Description: Funds provided to homeowners to make emergency repairs

In the event of a state or federal disaster declaration affecting all or part of Monroe County, the SHIP Administrator, on behalf of the Board of County Commissioners, shall be authorized to:

1. Request and administer additional state funds to assist with disaster recovery.
2. Use unencumbered local SHIP funds to meet the priorities of the Disaster Mitigation Strategy in an amount not to exceed twenty percent (20%) of the state's annual SHIP funding allocation

Fiscal Years: 2004-2005, 2005-2006 and 2006-2007

Income Category: Very low and low

Selection Criteria: Applications processed on a first come/first qualified basis from uninsured, elderly and/or disabled homeowners.

Type of Assistance: Grants not to exceed \$5,000.

Recapture: N/A

Other: For the purposes of this strategy, emergency repairs are defined as those repairs to damages resulting from a declared disaster that pose an immediate health and safety hazard to occupant(s).

B. RENTAL STRATEGIES

Name: CONSTRUCTION/REHABILITATION

Description: Funds provided for the construction or rehabilitation of affordable housing rental units.

Fiscal Years: 2004-2005, 2005-2006 and 2006-2007

Income Level: Very low and low and moderate (tenants)

Selection Criteria: Priority shall be given to applicants in the following order until all available funding is committed/expended:

Priority #1 Applications proposing the creation of the new rental units by construction or rehabilitation, ranked in the following order:

- 1a. Proposing the longest period of affordability
- 1b. Units serving very low-income tenants
- 1c. Units serving substantially (%) very low-income tenants
- 1d. Serving low-income tenants
- 1e. Serving substantially (%) low-income tenants
- 1f. Serving moderate-income tenants

The tiebreaker within Priority #1 shall be the lowest SHIP per unit cost.

Priority #2 Applications proposing the rehabilitation of existing affordable rental units, ranked in the following order:

- 2a. Proposing the longest period of affordability
- 2b. Serving very low-income tenants
- 2c. Serving substantially (%) very low-income tenants
- 2d. Serving low-income tenants
- 2e. Serving substantially (%) low-income tenants
- 2f. Serving moderate-income tenants

The tiebreaker within Priority #2 shall be the lowest SHIP per unit cost.

Type of Assistance: FOR PROFIT ENTITIES and NON-PROFIT ENTITIES

Entities proposing construction/rehabilitation in conjunction with Florida Housing Finance Corporation (FHFC) funding are eligible for loans secured by a mortgage up to \$40,000 or that amount sufficiently to satisfy the FHFC local contribution portion of the FHFC program, whichever is less. The for-profit loan is at an interest rate of 3% with a minimum term of fifteen (15) years with principal and interest due upon maturity. The non-profit loan is at an interest rate of 0% with a minimum term of fifteen (15) years and principal balance forgiven at maturity.

Entities proposing construction/rehabilitation are eligible for mortgages up to \$40,000 per unit. This loan is at an interest rate of 3% with a minimum term of fifteen (15) years for for-profit entities with the principal and interest due upon maturity. Non-profit entities are eligible for mortgages at an interest rate of 0% with a minimum term of fifteen (15) years and principal balance forgiven at maturity. Loans may be extended in conjunction with an extension of the SHIP Rental Monitoring Agreement.

Recapture: Due and payable upon sale or transfer of the property, termination of the long-term lease (greater than 15 years), or failure to comply with the terms of the SHIP Rental Monitoring Agreement or Land Use Restriction Agreement (LURA) as specified above.

Other: All entities funded under this strategy will be required to execute a SHIP Rental Monitoring Agreement and Land Use Restriction Agreement (LURA) for a minimum term of fifteen (15) years. SHIP set aside units assisted under this strategy must maintain rents that do not exceed the rent maximums published annually by the Florida Housing Finance Corporation. SHIP recipients that offer rental housing for sale within fifteen years of the SHIP award must give a right of first refusal to eligible non-profit organizations for purchase at the current market value for continued occupancy by eligible persons.

Name: **DISASTER MITIGATION**

Description: Funds provided to public and private owners of rental units dedicated by legal instrument (long term lease agreement, deed restriction, mortgage covenant...) for occupancy by households with very low or low incomes to make emergency repairs.

In the event of a state or federal disaster declaration affecting all or part of Monroe County, the SHIP administrator, on behalf of the Board of County Commissioners, shall be authorized to:

1. Request and administer additional state funds to assist with disaster recovery.
2. Use unencumbered local SHIP funds to meet the priorities of the Disaster Mitigation Strategies (Homeownership and Rental) in an amount not to exceed twenty percent (20%) of the state's annual SHIP funding allocation.

Fiscal Years: 2004-2005, 2005-2006 and 2006-2007

Income Category: Very low and low

Selection Criteria: Priority consideration to very low and low-income households on a first come/first qualified basis.

Type of Assistance: Grants not to exceed \$5,000 per unit.

Recapture: N/A

Other: For the purposes of this strategy, emergency repairs are defined as those repairs to damages resulting from a declared disaster that pose an immediate health and safety hazard to occupant(s).

V. TIMETABLE FOR EXPENDITURES - See attached as EXHIBIT A

VI. AFFORDABILITY

Homeownership

The Income limits, adjusted for household size, shall be in the amounts allocated for Monroe County as published annually by the Florida Housing Finance Corporation for participation in the State Housing Initiatives Partnership Program.

Rental

Monthly rental maximums of SHIP assisted units, adjusted to bedroom size, shall be in the amounts established for Monroe County by the as published annually by the Florida Housing Finance Corporation for participation in the State Housing Initiatives Partnership Program.

VII. ADVERTISEMENT AND OUTREACH

SHIP Program applications will continue to be placed in all county libraries which provides access to all county residents. Applications may also be requested directly from the Special Programs Office, 1403 12th Street, Key West, Florida 33040. Availability of applications will also be advertised on the Monroe County bulletin board that appears on cable TV countywide. Radio PSA's will be issued. News releases will be furnished to the countywide newspapers. To the extent possible, SHIP program information and applications may be accessible via the internet at Monroe County's official website. Further, a display advertisement in a newspaper with countywide circulation announcing the availability of funding will be published at least 30 days prior to the acceptance of applications each year. If no funding is available due to a waiting list, no notice of funding availability is required.

VIII. ADMINISTRATIVE EXPENSES

The Monroe County Local Housing Assistance Plan shall continued to be administered by the Special Programs Office, Monroe County Housing Authority, 1403 12th Street, Key West, Florida 33040, (305) 292-1221, pursuant to the Interlocal Agreement approved by BOCC Resolution 162-1993, April 14, 1993, until further written notification to the Florida Housing Finance Corporation by the Board of County Commissioners, Monroe County. The Director of the Special Programs Office shall be Monroe County's official SHIP Program Administrator responsible to the Florida Housing Finance Corporation's SHIP Program until written notification from the County Administrator.

The SHIP Administrator shall:

- (1) be responsible for the implementation of the Local Housing Assistance Plan and to meet the county's responsibilities under Florida Statute, Sections 420.907 – 420.9079 and Chapter 67-37, Florida Administrative Code

(2) after 60-calendar days from the publication of local Housing Assistance Funding Availability, have the authority to re-allocate the SHIP dollars within the specific homeownership strategies and within the specific rental strategies as the Administrator deems necessary to meet actual needs of applicants and in meeting the SHIP regulations.

The previous experience of implementing numerous strategies countywide has provided a sufficient finding that five (5%) percent of the Local Housing distribution is insufficient to adequately pay administrative costs of the SHIP Program and the BOCC recognizes and approves the maximum amount allowable of ten percent (10%) of the Local Housing Distribution to be used for required administrative costs. Any applicable program income/recaptured funds shall be subject to a five percent (5%) administrative cost in their re-allocation to eligible clients through approved strategies. The BOCC shall consider any additional expense required to administer the local Housing Assistance Plan during its annual budget process. The SHIP administrative funds shall be allocated as follows:

ESTIMATED ADMINISTRATIVE EXPENDITURE BUDGET *			
<u>Description</u>	<u>FY 04-05</u>	<u>FY05-06</u>	<u>FY 06-07</u>
Salaries			
Administrator	\$ 10,000	\$ 10,000	\$ 10,000
Program Coordinator	\$ 28,000	\$ 28,000	\$ 28,000
Program Assistant	\$ 0,000	\$ 0,000	\$ 0,000
Administrative Assistant	\$ 2,000	\$ 2,000	\$ 2,000
Comptroller	\$ 1,000	\$ 1,000	\$ 1,000
Bookkeeper	\$ 3,000	\$ 3,000	\$ 3,000
Benefits (28%)	\$ 12,600	\$ 12,600	\$ 12,600
Health Insurance	\$ 1,000	\$ 1,000	\$ 1,000
Advertising	\$ 500	\$ 500	\$ 500
Printing/Copying	\$ 500	\$ 500	\$ 500
Postage	\$ 500	\$ 500	\$ 500
Phones	\$ 400	\$ 400	\$ 400
Supplies	\$ 500	\$ 500	\$ 500
Rent	\$ 1,500	\$ 1,500	\$ 1,500
Equipment (>\$750)	\$ 500	\$ 500	\$ 500
Repairs/Maintenance	\$ -	\$ -	\$ -
Utilities	\$ 500	\$ 500	\$ 500
Books/Publications	\$ 331	\$ 331	\$ 331
Travel	\$ 500	\$ 500	\$ 500
Professional Service	\$ -	\$ -	\$ -
TOTAL	\$ 63,331	\$ 63,331	\$ 63,331

* Estimated Expenditure Administrative Budget based on 10% of FY 05-06 State Allocation estimated by Florida Housing Coalition April 2004 estimates and does not include administrative allocation of program income.

IV. EXHIBITS:

- A. Timeline for Encumbrance and Expenditure:**
Attached as Exhibit A.
- B. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:**
Attached as Exhibit B.
- C. Certification Page:**
Attached as Exhibit C.
- D. Adopting Resolution:**
Attached as Exhibit D
- E. Program Information Sheet:**
Attached as Exhibit E